1978

ANNUAL REPORT

BUSINESS OF 1978 and 1977

SUPERINTENDENT OF INSURANCE

DEPARTMENT OF PROVINCIAL SECRETARY
PROVINCE OF PRINCE EDWARD ISLAND

Compiled from the detailed Annual Statements prepared by the insurance companies doing business in Prince Edward Island. These statements are on file in the Office of the Superintendent of Insurance located in the Department of Provincial Secretary.

101-07064/

The Honourable Gordon L. Bennett
Lieutenant-Governor of the
Province of Prince Edward Island
Legislative Assemblies
Charlottetown, Prince Edward Island

MAY IT PLEASE YOUR HONOUR

In accordance with Section 18 of the Insurance Act, I have the honour to submit herewith the Report of the Superintendent of Insurance on the operation of insurance business in this Province for the year ended December 31, 1978.

I have the Honour to Be,
Sir;
Your Obedient servant,

Leo F. Rossiter
Provincial Secretary

PROVINCE OF PRINCE EDWARD ISLAND
DEPARTMENT OF PROVINCIAL SECRETARY

OFFICE OF THE SUPERINTENDENT OF INSURANCE

Honourable Leo F. Rossiter
Provincial Secretary
Province of Prince Edward Island
Charlottetown, P.E.I.

Sir:

I have the honour to submit herewith the Annual Rpoert of the Superintendent of Insurance for the year ended December 31, 1978.

This report shows the particulars of business of each insurer doing business in the Province with comparative figures for the previous year in all business other than Life Insurance, which figures may be found in the 1977 Report.

Respectfully submitted,

M. B. Fitzpatrick
Superintendent of Insurance

PROVINCE OF PRINCE EDWARD ISLAND
LIST OF INSURANCE COMPANIES
LICENSED TO DECEMBER 31, 1978

The following list of Insurance Companies licensed to do business in Prince Edward Island is published pursuant to Section 8 of Part I of the Insurance Act (R.S.P.E.I. 1974, Cap. I-5):

1. L- Life
2. F - Fire (Property)
3. A - Automobile
4. S - Accident & Sickness
5. O - Other Classes

Name of Company	Class(es) Licensed
Abbey Life Insurance Company of Canada	LS
The Acadia Life Insurance Company	L
ACTRA Fraternal Benefit Society	LS
Aetna Casualty Company of Canada	FASO
The Aetna Casualty & Surety Company	FASO
The Aetna Insurance Company	FASO
Affiliated FM Insurance Company	FAO
Allendale Mutual Insurance Company	FO
Allianz Insurance Company	FASO
Allstate Insurance Company	FASO
Allstate Insurance Company of Canada	FASO
Allstate Life Insurance Company	LS
Allstate Life Insurance Company of Canada	LS
American Bankers Insurance Company	FAS
American Bankers Life Assurance Company	LS
American Home Assurance Company	FAO
The American Road Insurance Company	FAO
Anglo Canada General Insurance Company	FAO
Argonaut Insurance Company	FASO
Arkwright-Boston Manufacturers Mutual Insurance Company	FO
The Artisans Life Insurance Co-operative Society	LS
Assumption Mutual Life Insurance Company	L
Atlantic Mutual Life Assurance Company	LS
The Boiler Inspection and Insurance Company of Canada	O
The British Aviation Insurance Company Limited	SO
British Pacific Life Insurance Company	LS
Buffalo Insurance Company	FAO
The Canada Accident and Fire Assurance Company	FASO
The Canada Life Assurance Company	LS
Canadian General Insurance Company	FASO
Canadian General Life Insurance Company	LS
The Canadian Indemnity Company	FASO
Canadian Safe Drivers Plan	O
The Canadian Surety Company	FASO
Canners Exchange Subscribers at Warner Inter-Insurance Bureau	F
The Casualty Company of Canada	FASO
Chateau Insurance Company	FASO
Chrysler Insurance Company	FSO

Name of Company	Class(es) Licensed
Chrysler Life Insurance Company of Canada	LS
Citadel General Assurance Company	FASO
Citadel Life Assurance Company	LS
College Retirement Equities Fund	L
Combined Insurance Company of America	LS
Commerce and Industry Insurance Company of Canada	FAO
The Commercial Life Assurance Company of Canada	L
Commercial Union Assurance Company of Canada	FASO
Commercial Union Assurance Company Limited	LFSO
Commonwealth Insurance Company	FASO
Confederation Life Insurance Company	LS
Constellation Assurance Company	LS
Constitution Insurance Company of Canada	FASO
Continental Assurance Company	LS
Continental Insurance Company	FASO
The Contingency Insurance Company Limited	FASO
Co-operative Fire and Casualty Company	FASO
Co-operative Life Insurance Company	L
Coronation Insurance Company Limited	FASO
The Credit Life Insurance Company	LS
Crown Life Insurance Company	LS
CUMIS Insurance Soceity, Inc.	FASO
CUMIS Life Insurance Company	LS
The Dominion of Canada General Insurance Company	FASO
The Dominion Insurance Corporation	FASO
The Dominion Life Assurance Company	LS
Eaton/Bay Life Assurance Company	LS
Ecclesiastical Insurance Office Limited	FO
Economical Mutual Insurance Company	S
Emmco Insurance Company	FASO
The Empire Life Insurance Company	LS
Employers Mututal Liability Insurance Company of Wisconsin	FASO
The Excelsior Life Insurance Company	LS
Family Life Assurance Company	L
Federal Home Life Insurance Company	LS
Fidelity Insurance Company of Canada	FASO
Financial Life Assurance Company of Canada	LS
The Fire Insurance Company of Canada	FAO
Fireman's Fund American Life Insurance Company	LS
Fireman's Fund Insurance Company	FAO
Fireman's Fund Insurance Company of Canada	FASO
Ford Life Insurance Company	LS
Foremost Insurance Company	FASO
Gamble Alden Life Insurance Company	LS
The General Accident Assurance Company of Canada	FASO
General Security Insurance Company of Canada	FASO
Gibraltar General Insurance Company	FASO
Globe Life Insurance Company	LS
Grain Insurance and Guarantee Company	FASO
The Grand Orange Lodge of British America - Benefit Fund	L
Great American Insurance Company	FASO
Great Eastern Insurance Company	FASO
The Great-West Life Assurance Company	LS

Name of Company	Class(es) Licensed
The Guarantee Company of North America	O
Guardian Insurance Company of Canada	FASO
Hartford Fire Insurance Company	FASO
Herald Insurance Company	FASO
Heritage Life Assurance Company	LS
Highland Group Insurance Ltd.	F
Highlands Insurance Company	FAO
The Home Insurance Company	FASO
INA Insurance Company of Canada	FASO
Ideal Mututal Insurance Company	AO
The Imperial Life Assurance Company of Canada	LS
Insmor Mortgage Insurance Company	FO
Insurance Company of North America	FASO
The Insurance Corporation of Ireland Ltd.	FASO
Kent General Insurance Corporation	FO
Knights of Columbus	L
Laurier Life Insurance Company	LS
Liberty Mututal Fire Insurance Company	FASO
Liberty Mutual Insurance Company	FASO
Life Insurance Company of North America	LS
The London Assurance	FASO
London & Edinburgh General Insurance Company of Canada	AS
London Life Insurance Company	LS
London and Midland General Insurance Company	FSO
Lumbermens Mututal Casualty Company	FASO
Lumbermens Underwriting Alliance	F
The Manufacturers Life Insurance Company	L
Maritime Hospital Service Association	S
The Maritime Life Assurance Company	LS
Markel Insurance Company of Canada	FASO
Marlyand Casualty Company	FASO
Maryland Life Insurance Company of Baltimore	LS
Metropolitan Life Insurance Company	LS
Midland Insurance Company	FASO
Mony Life Insurance Company of Canada	LS
The Mortgage Insurance Company of Canada	O
Motors Insurance Corporation	A
Mututal Life Assurance Company of Canada	LS
Mututal of Omaha Insurance Company	LS
The National Life Assurance Company of Canada	LS
New Hampshire Insurance Company	FAO
New York Life Insurance Company	LS
Non-Marine Underwriters, Members of Lloyd's, London, England	FASO
North American Company for Property and Casualty Insurance	FASO
North American Life Assurance Company	LS
North American Life & Casualty Company	LS
Northumberland General Insurance Company	FASO
The North West Life Assurance Company of Canada	LS
Norwich Union Life Insurance Society	L
Nova Scotia General Insurance Company	FAO

Name of Company	Class(es) Licensed
Occidental Life Insurance Company of Canada	L
Occidental Life Insurance Company of California	LS
Old Republic Insurance Company	FASO
Old Republic Life Insurance Company	LS
The Order of United Commercial Travelers of America	S
PHF Life Insurance Company	LS
Pacific Employers Insurance Company	FASO
The Paul Revere Life Insurance Company	LS
Pennsylvania Life Insurance Company	LS
The Personal Insurance Company of Canada	FASO
Phoenix Assurance Company of Canada	FASO
Phoenix Assurance Company, Limited	FASO
The Phoenix Insurance Company	FAO
Pitts Insurance Company	FASO
Pitts Life Insurance Company	LS
The Portage la Prairie Mututal Insurance Company	FAO
Prince Edward Island Mutual Fire Insurance Company	F
Principal Life Insurance Company of Canada	L
Provident Alliance Life Insurance Company	LS
The Prudential Assurance Company Limited	LFASO
The Prudential Insurance Company of America	LSO
Quebec Assurance Company	FASO
Reliable Life Insurance Company	LS
Reliance Insurance Company	FASO
Royal Insurance Company of Canada	FASO
Safeguard Life Assurance Company	LS
St. Paul Fire & Marine Insurance Company	FASO
Scottish & York Insurance Company Limited	FASO
Seaboard Surety Company	O
Security Mutual Casualty Company	FASO
Sentry Insurance a Mutual Company	FAO
The Sovereign General Insurance Company	FASO
The Sovereign Life Assurance Company of Canada	L
The Sovereign Mortgage Insurance Company	O
The Standard Life Assurance Company	L
The Stanstead and Sherbrooke Insurance Company	FASO
The Strathcona General Insurance Company	FO
Sun Alliance Insurance Company	FASO
Sun Alliance and London Assurance Company Limited	L
Sun Life Assurance Company of Canada	LS
Teachers Insurance and Annuity Association of America	LS
The Tokyo Marine & Fire Insurance Company Limited	FASO
Toronto General Insurance Company	FASO
Traders General Insurance Company	FASO
Transport Indemnity Company	FAO
Transport Insurance Company	ASO
The Travelers Indemnity Company	FASO
Travelers Indemnity Company of Canada	FASO
The Travelers Insurance Company	LS
Travelers Life Insurance Company of Canada	LS
Truck Insurance Exchange	ASO

Name of Company	Class(es) Licensed
Union Mututal Life Insurance Company	LS
United Canada Insurance Company	FASO
United Investment Life Assurance Company	L
United States Fidelity and Guaranty Company	FASO
United States Fire Insurance Company	FASO
Utica Mutual Insurance Company	FASO
The Wawanesa Mutual Insurance Company	LS
The Wawanesa Mutual Life Insurance Company	FASO
The Western Assurance Company	L
The Western Life Assurance Company	O
Western Surety Company	L
Westmount Life Insurance Company	FO
The Yasuda Fire & Marine Insurance Company, Limited	FASO
Zurich Insurance Company	LS
Zurich Life Insurance Company of Canada	

COMPARISON SUMMARY OF TOTAL BUSINESS

IN ALL CLASSES

1978

Other Than Life	Direct Premium Written	Direct Claims Paid	Ratio
Property	8,533,823	2,685,378	31.46
Automobile	12,182,185	4,833,824	39.67
Accident & Sickness	4,982,048	3,572,646	71.71
All Other Classes	1,531,588	444,581	29.02
TOTAL (a)	27,229,644	11,536,429	42.36
LIFE INSURANCE (including annuities)	14,372,988	2,290,895 Death Claims 14,477 Disability Claims 398,888 Matured Endowments 5,056 Total Annuity Payments 1,243,978 Surrender Values 1,199,978 Dividends 10,756 Unclassified	
TOTAL (b)	14,371,988	5,164,028	35.93
GRAND TOTAL (a) (b)	41,601,632	16,700,457	40.14

COMPARISON SUMMARY OF TOTAL BUSINESS

IN ALL CLASSES

	1977			1976		
Other Than Life	**Direct Premium Written**	**Direct Claims Paid**	**Ratio**	**Direct Premiums Written**	**Direct Claims Paid**	**Ratio**
Property	8,869,162	5,003,997	56.42	7,027,042	4,061,987	57.80
Automobile	11,790,381	6,530,128	55.38	11,282,381	6,190,247	54.86
Accident & Sickness	4,421,690	3,292,776	74.46	3,879,838	2,411,966	62.16
All Other Classes	1,460,606	438,953	30.05	867,682	421,291	48.55
TOTAL (a)	26,541,839	15,265,854	57.51	23,056,943	13,085,491	56.75
LIFE INSURANCE (including annuities)	10,811,899	2,356,084 Death Claims 28,623 Disability Claims 370,621 Matured Endowments 1,349,720 Total Annuity Payments 936,714 Surrender Values 1,111,153 Dividends 36,405 Unclassified		10,795,529	2,310,581 Death Claims 49,137 Disability Claims 466,541 Matured Endowments 418,331 Total Annuity Payments 1,696,304 Surrender Values 1,013,003 Dividends	
TOTAL (b)	10,811,899	6,189,320	57.24	10,795,529	6,013,897	55.70
GRAND TOTAL (a) (b)	37,353,738	21,455,174	57.43	33,852,472	19,099,388	56.41

NOTE: See next page for summaries of 1975 and 1974

COMPARISON SUMMARY OF TOTAL BUSINESS

IN ALL CLASSES

	1975			1974		
Other Than Life	**Direct Premiums Written**	**Direct Claims Paid**	**Ratio**	**Direct Premiums Written**	**Direct Claims Paid**	**Ratio**
Property	4,934,048	2,499,285	50.65	3,838,471	2,443,731	63.66
Automobile	8,684,829	4,646,663	53.50	6,749,166	4,728,315	70.06
Accident & Sickness	3,270,366	1,965,236	60.09	2,749,272	1,958,739	71.25
All Other Classes	726,286	109,011	15.01	583,054	290,229	49.78
TOTAL (a)	17,615,529	9,220,195	52.34	13,919,963	9,421,017	68.71
LIFE INSURANCE (including annuities)	8,562,208	1,587,713 Death Claims		7,499,536	1,799,746 Death Claims	
		29,669 Disability Claims			36,865 Lisability Claims	
		291,634 Matured Endowments			345,422 Matured Endowments	
		810,748 Total Annuity Payments			883,248 Total Annuity Payments	
		763,261 Surrender Values			867,242 Surrender Values	
		907,214 Dividends			772,762 Dividends	
TOTAL (b)	8,562,208	4,390,239	51.27	7,499,536	4,705,285	62.74
GRAND TOTAL (a) (b)	26,177,737	13,610,434	51.99	21,419,499	14,126,302	65.95

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY

Head Office: Summerside, P.E.I.

INCORPORATED 1885

STATEMENT OF INCOME AND GENERAL RESERVE

YEAR ENDED DECEMBER 31, 1978

	1978		1977	
UNDERWRITING INCOME				
Premiums		$1,637,336		$1,416,405
Less: Reinsurance Premiums	$ 142,874		$ 154,414	
Less: Facultative commissions	9,745		11,877	
	133,129		142,537	
Unearned premium	113,985	247,114	70,779	213,316
		1,390,222		1,203,089
EXPENSES				
Administration		230,724		223,832
Agents' commission		261,052		227,147
Depreciation		8,218		7,075
Losses incurred	638,011		754,809	
Less: Recoveries from reinsurance	50,708	587,303	90,668	664,141
Fire prevention tax		12,280		10,623
		1,099,577		1,132,818
Net Underwriting Income		290,645		70,271

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY

STATEMENT OF INCOME AND GENERAL RESERVE (continued)

	1978		1977	
Other Income				
Net interest	187,872		154,218	
Net commissions	5,514		4,708	
Net office rentals	2,723	196,109	136	159,062
Net Income		486,754		229,333
General Reserve, beginning of year		754,793		525,460
General Reserve, end of year		$1,241,547		$ 754,793

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY

BALANCE SHEET

FOR THE YEAR ENDED DECEMBER 31, 1978

ASSETS	1978	1977
Receivables		
Policyholders for premiums	$ 16,805	$ 20,020
Agents accounts	7,115	2,154
Reinsurance	22,335	59,000
Other	26	1,838
	46,281	83,012
Prepaid items	8,282	-
	54,563	83,012

LIABILITIES	1978	1977
Bank overdraft and advances	$ 65,714	$ 131,143
Accounts Payable		
Provision for unpaid loss claims	70,180	67,539
Other	36,449	40,412
	106,629	107,951
Unearned premiums	1,406,820	1,292,835
	1,579,163	1,531,929

Investments, at cost		
Bonds, shares, investment and deposit certificates (Approximate market value $2,622,255 1977 - $2,105,273)	2,625,005	2,075,457
Mortgages	1,712	3,266
	2,626,717	2,078,723
Land buildings and equipment	139,430	124,987
	$2,820,710	$2,286,722

EQUITY		
General reserve	1,241,547	754,793
	$2,820,710	$2,286,722

HIGHLAND GROUP INSURANCE LIMITED

Head Office: Summerside, P.E.I.

INCORPORATED 1973

STATEMENT OF INCOME AND RETAINED EARNINGS

YEAR ENDED DECEMBER 31, 1978

	1978	1977
Premiums	$ 21,701	$ 16,938
Underwriting expenses		
Bad debts	438	-
Bank charges and interest	59	297
Depreciation	655	1,123
Fees, licenses and taxes	801	1,076
Losses incurred	500	16,000
Office and miscellaneous	158	483
Professional and management fees	5,125	1,700
Reserve for future losses	7,806	3,604
Travel and entertainment	1,617	339
	17,159	24,622

HIGHLAND GROUP INSURANCE LIMITED
STATEMENT OF INCOME AND RETAINED EARNINGS (continued)

	1978	1977
Underwriting income (loss)	4,542	(7,684)
Other income	8,803	9,647
Rental loss	-	3,239
	13,345	(1,276)
Losses on disposals	688	21,013
Income (loss) before income taxes	12,657	(22,289)
Income taxes (recoverable)	3,267	(4,977)
Net income (loss)	9,390	(17,312)
Retained earnings, beginning of year	13,741	36,903
	23,131	19,591
Dividend	4,000	5,850
Retained earnings, end of year	$ 19,131	$13,741

HIGHLAND GROUP INSURANCE LIMITED
BALANCE SHEET
FOR THE YEAR ENDED DECEMBER 31, 1978

ASSETS	1978	1977	LIABILITIES	1978	1977
CURRENT			CURRENT		
Cash	$ 5,800	-	Bank overdraft	-	$ 682

Receivable		
Trade	16,872	$ 479
Accrued interest	565	10,529
Associated companies	313	6,119
Income taxes	-	4,977
	17,750	22,104
Investments	82,150	84,850
Motor vehicle	-	4,493
	$105,700	$111,447

Payables and accruals		
Trade	$ 447	788
Associated company	-	1,187
Income taxes	3,267	-
	3,714	1,975
Reserves		
Unearned premiums	10,850	8,469
Future losses	22,005	16,580
	32,855	25,049
SHAREHOLDERS' EQUITY		
Capital stock	50,000	70,000
Retained earnings	19,131	13,741
	69,131	83,741
	$105,700	$111,447

TABLE "A"

LIFE INSURANCE

Exhibit of Policies in Force (Direct) in Prince Edward Island

Insurer	Policies in Force End of 1977		New Issued and Other Additions in 1978		Policies in Force End of 1978	
	No.	Amount	No.	Amount	No.	Amount
Abbey Life Insurance Company of Canada	2	135,562	1	2,000	3	137,562
The Acadia Life Insurance Company	41	758,109	6	200,771	47	958,880
Actra Fraternal Benefit Society	8	36,000	12	147,000	20	183,000
Aetna Life Insurance Company						
Alexander Hamilton Insurance Copmany of America			841	2,103,476	841	2,103,476
Allstate Life Insurance Company						
Allstate Life Insurance Company of Canada	17	143,000	5	174,000	22	317,000
American Bankers Life Assurance Company of Florida		252,964		9,554,006		9,806,970
The Artisans Life Insurance Co-operative Society (Les Artisans Coopvie)						
Assumption Mutual Life Insurance Company	395	1,520,824	1	2,320	396	1,523,144
Atlantic Mutual Life Assurance Company	20	9,749,000	17	6,296,000	37	16,045,000
British Pacific Life Insurance Company	2	21,348			2	21,348
Canada Life Assurance Company	2,474	66,216,414	171	8,941,283	2,645	75,157,697
Canadian General Life Insurance Company	2	5,138,146		1,746,250	2	6,884,396
Chyrsler Life Insurance Company of Canada	29	61,118	13	46,635	42	107,753
The Citadel Life Assurance Company	41	6,736,952	9	-1,070,845	50	5,666,107
College Retirement Equities Fund						
Combined Insurance Company of America	3	9,600	1	4,800	4	14,400
The Commercial Life Assurance Company of Canada	180	4,347,259	19	1,087,477	199	5,434,736
Commercial Union Assurance Company Limited	206	3,852,605	-12	589,792	194	4,442,397
Confederation Life Insurance Company	1,687	39,652,502	33	17,407,839	1,720	57,060,341
Constellation Assurance Company	1	25,000			1	25,000
Continental Assurance Company		48,136				48,136

Co-operative Life Insurance Co.	574	16,728,835	109	13,007,522	683	29,736,357
The Credit Life Insurance Company	510	25,130,400	2	2,220,829	512	27,351,229
Crown Life Insurance Company	153	16,080,659	64	6,577,627	217	22,658,286
Cumis Life Insurance Company	284	1,637,586	3	21,139	287	1,658,725
Cuna Mutual Insurance Society	7	1,145,646	2	165,749	9	1,311,395
The Dominion of Canada General Insurance Company	1,541	17,023,894	66	3,590,008	1,607	20,613,902
The Dominion Life Assurance Company	232	3,946,405	29	1,243,551	261	5,189,956
Eaton/Bay Life Assurance Company	147	205,800	13	50,200	160	256,000
Electrical Workers Benefit Society	1,854	18,131,768	97	12,325,458	1,951	30,457,226
The Empire Life Insurance Company	17	20,356,704		2,638,908	17	22,995,612
Equitable Life Insurance Company of Canada	787	40,113,297	141	5,649,860	928	45,763,157
The Excelsior Life Insurance Company	114	4,537,665	3	265,132	117	4,802,797
Family Life Assurance Company	7	110,978			7	110,978
Federal Home Life Insurance Company	2	298,690		372,589	2	671,279
Fidelity Life Assurance Company		1,772,384		2,547,054		4,319,438
Financial Life Assurance Company of Canada		123,720		191,511		315,231
Fireman's Fund American Life Insurance Company	5	8,376		5,570	5	13,946
Ford Life Insurance Company	183	353,967	3	18,571	186	372,538
Gamble Alden Life Insurance Co.	1,859	43,595,086	91	8,758,603	1,950	52,353,689
Globe Life Insurance Company		112,246		97,024		209,270
Grand Orange Lodge of British America Benefit Fund	3,296	59,364,125	802	22,854,323	4,098	82,218,448
The Great West Life Assurance Company	208	1,475,925	73	1,124,402	281	2,600,327
Heritage Life Assurance Company	88	212.258	1	474,860	89	687,118
The Imperial Life Assurance Company of Canada	1,363	17,451,642	201	7,130,732	1,564	24,582,374
Knights of Columbus	509	5,802,958	3	43,328	512	5,864,286
Laurier Life Insurance Company	1,190	95,911,271	57	4,518,296	1,247	100,429,567
Life Insurance Company of North America	895	2,291,145	567	1,673,165	1,462	3,964,310
London Life Insurance Company		361,000				361,000
The Manufacturers Life Insurance Company	695	10,400,229	69	1,010,498	764	11,410,727
The Maritime Life Assurance Company						
Maryland Life Insurance Company of Baltimore						
Massachusetts Mutual Life Insurance Company						
Metropolitan Life Insurance Company						

LIFE INSURANCE

Exhibit of Policies in Force (Direct) in Prince Edward Island (continued)

Insurer	Policies in Force End of 1977		New Issued and Other Additions in 1978		Policies in Force End of 1978	
	No.	Amount	No.	Amount	No.	Amount
The Monarch Life Assurance Company	30	294,123	1	76,592	31	370,715
Montreal Life Insurance Company	33	361,597	1	6,396	34	367,993
Mony Life Insurance Company of Canada	2	28,000			2	28,000
The Mutual Life Assurance Company of Canada	6,524	88,358,149	786	26,890,211	7,310	115,248,360
Mutual of Omaha Insurance Company	231	5,029,550	121	5,378,467	352	10,399,017
The National Life Assurance Company of Canada	93	14,750,800		2,768,884	93	17,519,644
New York Life Insurance Company	112	3,844,757	6	460,902	118	4,305,659
North American Life Assurance Company	786	14,664,312	12	3,509,051	798	18,173,363
North American Life and Casualty Company	105	993,117	1	2,000	106	995,117
The North West Life Assurance Company of Canada	8	131,519	9	350,000	17	481,519
Norwich Union Life Insurance Society	44	555,706		2,556	44	558,262
Occidental Life Insurance Company of California	647	25,996,190	139	8,048,067	786	34,044,257
Occidental Life Insurance Company of Canada	1	5,000	5	31,716	6	36,716
Old Republic Life Insurance Company		1,704,243		2,933,093		4,637,336
PHF Life Insurance Company				109,289		109,289
The Paul Revere Life Insurance Company	4	311,156,		51,362	4	362,518
Pennsylvania Life Insurance Company	7	589,567	11	30,250	18	619,817
Pitts Life Insurance Company	4	66,500		1,500	4	68,000
Principal Life Insurance Company of Canada						
Provident Alliance Insurance Company	1	551,784		282,835	1	834,619
The Prudential Assurance Company Limited	161	24,803,689	14	20,100,221	175	44,903,910
The Prudential Insurance Company of America	2,819	72,802,754	853	12,443,536	3,672	85,246,290
Reliable Life Insurance Company	1	2,142,350		3,764,450	1	5,906,800
Royal Insurance Company Limited	26	343,645	23	339,590	49	683,235
Safeguard Life Assurance Company	1	14,986	3	30,000	4	44,986

The Sovereign Life Assurance Company of Canada	9	1,896,456	9	450,154	18	2,346,610
The Standard Life Assurance Company	799	19,235,685	209	5,925,012	1,008	25,160,697
Sun Alliance and London Assurance Company Limited	77	2,252,769	12	1,072,863	89	3,325,632
Sun Life Assurance Company of Canada	2,557	53,531,776	381	20,493,474	2,938	74,025,250
Teachers Insurance and Annuity Association of America	3	123,400			3	123,400
Toronto Mutual Life Insurance Co.	14	35,000	1	11,000	15	46,000
The Travlers Insurance Company	3	61,199	7	16,758	10	77,957
Travelers Life Insurance Company of Canada	2	928,804		92,146	2	1,020,950
Union Mutual Life Insurance Company	1	5,000			1	5,000
United Benefit Life Insurance Company	3	20,450			3	20,450
United Investment Life Assurance Company (See Family Life)						
United Transportation Union Insurance Association	2	2,273		19	2	2,292
The Wawanesa Mutual Life Insurance Company	7	16,333	9	211,830	16	228,163
The Western Life Assurance Company	23	532,978			23	532,978
Westmount Insurance Company (see Family Life)						
Zurich Life Insurance Company of Canada	38	2,036,756	3	77,352	41	2,114,108
TOTALS	36,806	882,420,571	6129	261,770,849	42,935	1,144,191,420

TABLE "B"

LIFE INSURANCE

Direct Premium Income and Considerations in Prince Edward Island

Insurer	Direct Premium Income Insurance			Direct Consideration for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
Abbey Life Insurance Company of Canada	392	598	990	623		623	1,613
The Acadia Life Insurance Company	6,091		6,091	8,325		8,325	14,416
Actra Fraternal Benefit Society*			273				273
Aetna Life Insurance Company	1,230		1,230				1,230
Alliance Compagnie Mutuell D'Assurance-vie*			630				630
Allstate Life Insurance Company							
Allstate Life Insurance Company of Canada	1,563		1,563				1,563
American Bankers Life Assurance Company of Florida		8,142	8,142				8,142
The Artisans Life Insurance Co-operative Society (Les Artisans Coopvie)							
Assumption Mutual Life Insurance Co.	23,163		23,163	515		515	23,678
Atlantic Mutual Life Assurance Company	916	134,101	135,017				135,017
The British Pacific Life Insurance Co.	166		166				166
The Canada Life Assurance Company	547,202	159,323	706,525	370,432	60,501	430,933	1,137,458
Canadian General Life Insurance Company	655	26,430	27,085	300		300	27,385
The Canadian Provident	1,369		1,369				1,369
The Capitol Life Insurance Company*			206				206
Chyrsler Life Insurance Company of Canada		549	549				549
The Citadel Life Assurance Company	8,420	6,092	14,512	1,346		1,346	15,858
College Retirement Equities Fund							
Combined Insurance Company of America	65		65				65
The Commercial Life Assurance Company of Canada	27,678	35,449	63,127	4,000		4,000	67,127
Commercial Union Assurance Company Ltd.	16,364	10,805	27,169	24		24	27,193
Confederation Life Assurance Company	170,323	91,646	261,969	10,846	10,583	21,429	283,398

Constellation Assurance Company	155		155				155
Continental Assurance Company		-150	-150				-150
Co-operative Life Insurance Co.	82,833	94,656	177,489	32,475	115,086	147,561	325,050
The Credit Life Insurance Company							
Crown Life Insurance Company	62,425	97,352	159,777	12,232		12,232	172,009
Cumis Life Insurance Company	11,662	124,264	135,926		35,116	35,116	171,042
Cuna Mutual Insurance Society	13,254	-11	13,243	38,978		38,978	52,221
The Dominion of Canada General Insurance Company	429	3,208	3,637	300		300	3,937
The Dominion Life Assurance Company	207,258	31,065	238,323	496,548	2,833	499,381	737,704
Eaton/Bay Life Assurance Company	16,210		16,210	282		282	16,492
Electrical Workers' Benefit Association *			1,718				1,718
The Empire Life Insurance Company	243,509	31,495	275,004	25,637	1,560	27,197	302,201
The Equitable Life Insurance Company of Canada	5,556	57,448	63,004	237,635		237,635	300,639
The Excelsior Life Insurance Company	181,260	97,237	278,497	295,085	39,171	334,256	612,753
Family Life Assurance Company	36,104		36,104	12,015		12,015	48,119
Federal Home Life Insurance Company		-394	-394				-394
Fidelity Life Assurance Company	875		875				875
Financial Life Assurance Company of Canada	72	2,074	2,146				2,146
Fireman's Fund American Life Insurance Company							
Ford Life Insurance Company		18,894	18,894				18,894
Gamble Alden Life Insurance Co.		1,858	1,858				1,858
Gerling Global Life Insurance Co.	953		953				953
Globe Life Insurance Company	308	78	386				386
Grand Orange Lodge of British America-Benefit Fund			10,966				10,966
The Great West Life Assurance Company	276,068	157,747	433,815	57,596	397,116	454,712	888,527
Heritage Life Assurance Company		675	675				675
The Imperial Life Assurance Company of Canada	659,388	74,619	734,007	401,433		401,433	1,135,440
Industrial Life Insurance Company		4,345	4,345				4,345
Knights of Columbus*			25,398				25,398
Laurier Life Insurance Company	5,308	392	5,700				5,700
Life Insurance Company of North America							
Locomotive Engineers Mutual Life and Accident Insurance Association*			139				139

LIFE INSURANCE

Direct Premium Income and Considerations in Prince Edward Island (continued)

Insurer	Direct Premium Income Insurance			Direct Consideration for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
London Life Insurance Company	149,999	40,847	190,846	2,340		2,340	193,186
The Manufacturers Life Insurance Company	292,128	7,473	299,601	17,237	106,871	124,108	423,709
The Maritime Life Assurance Company	257,629	91,587	349,216	379,348	30,375	409,723	758,939
Maryland Life Insurance Company of Baltimore		22,439	22,439				22,439
Massachusetts Mutual Life Insurance Co.	276	6,643	6,919				6,919
Metropolitan Life Insurance Company	70,171	33,534	103,705	10,082	38,229	48,311	152,016
The Minnesota Mutual Life Insurance Co.*			731				731
Ministers Life and Casualty Union*			300				300
The Monarch Life Assurance Company	5,004		5,004				5,004
Montreal Life Insurance Company	3,535	384	3,919				3,919
Mony Life Insurance Company of Canada	691		691				691
The Mutual Life Assurance Company of Canada	998,210	100,434	1,098,644	402,409	424,581	826,990	1,925,634
The Mutual Life Insurance Company of New York			2,749				2,749
Mutual of Omaha Insurance Company	25,077	42,342	67,419	549		549	67,968
The National Life Assurance Company of Canada	6,541	41,751	48,292				48,292
New York Life Insurance Company	64,129	4,424	68,553	2,095		2,095	70,648
North American Life Assurance Company	133,533	526,440	659,973	500,328	46,790	547,118	1,207,091
North American Life and Casualty Company	5,029		5,029				5,029
The North West Life Assurance Company of Canada	7,096		7,096				7,096
The Northern Life Assurance Company of Canada*			11,334				11,334
Norwich Union Life Insurance Society	5,805		5,805	263		263	6,068
Occidental Life Insurance Company of California	134,832	7,371	142,203	19		19	142,222
Occidental Life Insurance Company of Canada	931		931	10,152		10,152	11,083
Old Republic Life Insurance Company		41,622	41,622				41,622
The Order of United Commercial Travelers of America							

PHF Life Insurance Company		1,777	1,777				1,777
The Paul Revere Life Insurance Company	1,736	-17	1,719				1,719
Pennsylvania Life Insurance Company	1,759	1,303	3,053				3,053
Pitts Life Inusrance Company		474	474				474
Principal Life Insurance Company of Canada							
Provident Alliance Life Insurance Company		13,397	13,397				13,397
The Prudential Assurance Company Ltd.	46,198	87,895	134,093				134,093
The Prudential Insurance Company of America	307,059	114,350	421,409	187,570	518,366	705,936	1,127,345
Reliable Life Insurance Company	387	14,102	14,489				14,489
Royal Insurance Company Limited	5,410		5,410				5,410
Safeguard Life Assurance Company (Compagnie D'Assurance Sur La Vie La Sauvegarde)	1,107	377	1,484				1,484
Seaboard Life Insurance Co.	319		319				319
The Soveriegn Life Assurance Company of Canada	4,456	5,278	9,734				9,734
The Standard Life Assurance Company	285,138	686	285,824				285,824
Sun Alliance and London Assurance Company Limited	11,306		11,306				11,306
Sun Life Assurance Company of Canada	457,920	140,207	598,127	209,280	209,450	418,730	1,016,857
Teachers Insurance and Annuity Assocation	443		443	1,260		1,260	1,703
Toronto Mutual Life Insurance Company	4,578		4,578				4,578
The Travelers Insurance Company	2,031	2,572	4,603				4,603
Travelers Life Insurance Company of Canada	73	3,310	3,383				3,383
Union Mutual Life Insurance Company	2,072		2,072				2,072
United Benefit Life Insurance Company	307		307				307
United Investment Life Assurance Company (See Family Life Assurance Company)							
United Transportation Union Insurance Association*			56				56
The Wawanesa Mutual Life Insurance Company	830	118	948	10,237		10,237	11,185
Western Life Assurance Company	3,913		3,913				3,913
Westmount Life Insurance Company (See Family Life Assurance Company)							
Zurich Life Insurance Company of Canada	2,206	6,145	8,351	2,733		2,733	11,084
TOTALS *54,500	5,909,079	2,629,252	8,538,331	3,742,529	2,036,628	5,779,157	14,371,988

NOTE: Companies marked with an * do not provide detailed information

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Abbey Life Insurance	O					59		
Company of Canada	G							59
The Acadia Life	O						282	
Insurance Company	G							282
Actra Fraternal	O							
Benefit Society	G							
Aetna Life	O							
Insurance Company	G							
Alexander Hamilton Life	O							
Insurance Company of Canada	G							
Allstate Life	O							
Insurance Company	G					137		137
Allstate Life Insurance	O	47,700				19,150		
Company of Canada	G							66,850
American Bankers Life	O							
Insurance Company of Florida	G	11,522						11,522
The Artisans Life Insurance	O							
Co-operative Society	G							
Assumption Mutual	O	485				7,890		
Life Insurance Company	G	548						8,923
Atlantic Mutual	O							
Life Assurance Company	G	31,463					1,217	32,680
British Pacific	O							
Life Insurance Company	G							
The Canada Life	O	59,070		58,228		76,117	120,747	

Assurance Company	G	102,814	382			539	417,897
Canadian General	O	100					
Life Insurance Company	G	36,100					36,200
Chrysler Life	O						
Insurance Company of Canada	G	3,429					3,429
The Citadel Life	O				262	828	
Assurance Company	G	3,000					4,090
College Retirement	O						
Equities Fund	G						
Combined Insurance	O				42		
Company of America	G						42
The Commerical Life Assurance	O			1,000		203	
Company of Canada	G						1,203
Commercial Union Assurance	O				2,210	4,365	
Company Limited	G	10,000					16,575
Confederation Life	O	77,203		60,365	56,733	71,955	
Insurance Company	G	78,546			6		344,808
Constellation Assurance	O						
Company	G						
Continental Assurance	O						
Company	G						
Co-operative Life	O	1,054		1,200	9,614	4,908	
Insurance Company	G	27,504	2,576			10,633	57,489
The Credit Life	O						
Insurance Company	G						
Crown Life	O	9,772		20,174	24,166	14,830	
Insurance Company	G	12,114					81,056
Cumis Life	O	1,612					
Insurance Company	G	40,874	2,639			6,207	51,332
Cuna Mutual	O	5,398	1,189		3,268	2,045	
Insurance Society	G						11,900
The Dominion of Canada	O	1,000		2,000			
General Assurance Company	G	7,550					10,550
The Dominion Life	O	31,791	600	9,307	69,096	50,154	
Assurance Company	G	1,468			3,273		165,689
Eaton/Bay Life	O	585	301		1,136	482	
Assurance Company	G						2,504

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
The Empire Life Insurance Company	O	12,000		39,159		26,601	39,368	
	G	6,346						123,474
Equitable Life Insurance Company of Canada	O	-133					1,626	
	G	63,701						65,194
The Excelsior Life Insurance Company	O	21,781		1,000		95,113	23,393	
	G	6,922						148,209
Family Life Assurance Company	O							
	G							
Federal Home Life Insurance Company	O							
	G							
Fidelity Life Assurance Company	O				5,056	325		
	G							5,381
Financial Life Assurance Company of Canada	O					576		
	G	1,734						2,310
Fireman's Fund American Life Insurance Company	O							
	G							
Ford Life Insurance Company	O							
	G	5,106						5,106
Gamble Alden Life Insurance Company	O							
	G	46						46
Globe Life Insurance Company	O							
	G							
Grand Orange Lodge of British America Fund Benefit Fund	O							
	G							
The Great-West Life Assurance Company	O	100,494		28,783		109,195	78,662	
	G	81,848				423		399,405

Heritage Life Assurance Company	O						
	G						
The Imperial Life Assurance Company of Canada	O	101,433		20,163	34,486	66,642	
	G						222,724
Knights of Columbus*	O						
	G						9,464
Laurier Life Insurance Company	O	877					
	G						877
Life Insurance Company of North America	O						
	G						
London Life Insurance Company	O	15,292	2,946		29,251	37,993	
	G	4,223				3,798	93,503
The Manufacturers Life Insurance Company	O	35,076		7,480	13,768	15,906	
	G	-2,854					69,376
The Maritime Life Assurance Company	O	48,755	120	21,710	92,845	17,124	
	G	16,934					197,488
Maryland Life Insurance Company of Baltimore	O						
	G	19,118					19,118
Massachusetts Mutual Life Insurance Company	O					48	-
	G	-24				1,933	1,957
Metroplitan Life Assurance Company	O	9,371	2,783	5,789	17,708	22,299	
	G	25,387				8,554	91,891
The Monarch Life Assurance Company	O	1,472			857	1,323	
	G						3,652
Montreal Life Insurance Company	O				10,858	926	
	G						11,784
Mony Life Insurance Company of Canada	O					47	
	G						47
The Mutual Life Assurance Company of Canada	O	156,968	170	48,723	353,792	283,489	
	G	12,983			3,455	5,069	864,649
Mutual of Omaha Insurance Company	O	3,585			188	1,428	
	G	15,000					20,201
The National Life Assurance Company of Canada	O	3,000		10,000	1,966	1,860	
	G	31,819	74		1,067		49,786
New York Life Insurance Company	O				3,325	8,936	
	G	1,705				1,171	15,137
North American Life	O	53,052		5,813	17,369	32,746	

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Assurance Company	G	397,500				8,134		514,614
North American Life and	O					3,460		
Casualty Company	G							3,460
The North West Life Assurance	O						165	
Company of Canada	G							165
Norwich Union Life	O	5,000				1,513	748	
Insurance Society	G							7,261
Occidental Life Insurance	O	51,216				8,423	32	
Company of California	G	9,924						69,595
Occidental Life Insurance	O							
Company of Canada	G							
Old Republic Life	O							
Insurance Company	G	1,680						1,680
The Order of United Commercial	O							
Travelers of America	G							
	O							
PHF Life Insurance Company	G							
Paul Revere Life	O							
Insurance Company	G	52						52
Pennsylvania Life	O							
Insurance Company	G							
	O							
Pitts Life Insurance Company	G	500						500
Principal Life Insurance	O							
Company of Canada	G							
Provident Alliance Life	O							

Insurance Company	G						
The Prudential Assurance	O	6,365		19,954	3,837	15,838	
Company Limited	G	5,000					50,994
The Prudential Insurance	O	83,151	141	3,173	28,451	104,379	
Company of America	G	98,474	637			19,916	338,322
Reliable Life	O						
Insurance Company	G						
Royal Insurance	O				461	1,868	
Company Limited	G						2,329
Safeguard Life	O						
Assurance Company	G	370					370
The Sovereign Life Assurance	O					302	
Company of Canada	G	17,903					18,205
The Standard Life	O	20,768			21,396	84,608	
Assurance Company	G					35	126,807
Sun Alliance and London	O					262	
Assurance Company Limited	G						262
Sun Life Assurance	O	71,179		31,554	78,153	5,912	
Company of Canada	G	60,232				20,768	267,798
Teachers Insurance and	O					221	
Annuity Association	G						221
Toronto Mutual Life	O				791	329	
Insurance Company	G						1,120
The Travelers	O			1,413	135		
Insurance Company	G	-208	-81				1,259
Travelers Life	O						
Insurance Company of Canada	G	3,075					3,075
Union Mutual Life	O					480	
Insurance Company	G						480
United Investment Life	O						
Assurance Company	G						
(See Family Life)							
United Transportation Union	O						
Insurance Association*	G						1,292
The Wawanesa Life	O					32	
Insurance Company	G						32

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Western Life Assurance Company	O			1,900		1,595	126	
	G							3,621
Westmount Life Insurance Company (see Family Life)	O							
	G							
Zurich Life Insurance Company of Canada	O					1,302	221	
	G	2,995						4,518
TOTALS *10,756		2,290,895	14,477	398,888	5,056	1,243,978	1,199,978	5,164,028

NOTE: Companies marked with an * do not provide detailed information.

ABSTRACT OF RETURNS OF COMPANIES TRANSACTING PROPERTY AND AUTOMOBILE INSURANCE IN THE PROVINCE OF PRINCE EDWARD ISLAND - 1978 - 1977

AUTOMOBILE							PROPERTY					
Direct Premium Income		Direct Claims Incurred		Loss Ratio %			Direct Premium Income		Direct Claims Incurred		Loss Ratio %	
1978	1977	1978	1977	1978	1977	NAME OF COMPANY	1978	1977	1978	1977	1978	1977
4,420	1,036	5,255	168	118.89	16.21	Aetna Casualty Company of Canada	4,381	9,524	-481	712		7.47
2,013	13,667	-32,560	56,389		412.59	Aetna Casualty and Surety Company	3,470	3,296	662	2,166	19.07	65.71
-136	799					Aetna Insurance Company		109,341	57	597		.54
						Affiliated FM Insurance Company	49,787	42,201	1,055		2.11	
						Allendale Mutual Insurance Company	18,671	2,191				
						Allianz Insurance Company						
						Allstate Insurance Company						
73,881	56,497	19,531	36,569	26.43	64.72	Allstate Insurance Company of Canada	7,464	25,158	-91	297		1.18
						American Bankers Insurance Company of Florida	31,415	29,635	9,358	7,098	29.78	23.95
678	1,418	977	-8	144.10		American Home Assurance Company	83,483	80,567	66,581	6,567	79.75	
	10,175	3,085	1,464		14.38	The American Insurance Company	-10	5,505		1,857		33.73
297	47					The American Road Insurance Company	1,732					
16,375	10,412	7,633	152	46.61	1.45	Anglo Canada General Insurance Company	102,218	32,046	97,133	464	95.02	1.44
						Argonaut Insurance Company						
						Arkwright-Boston Manufacturers Mutual Insurance Company						
						Buffalo Insurance Company	20,038	140	20,038		100.00	
1,149,114	1,096,782	509,685	600,888	44.35	54.78	The Canada Accident and Fire Assurance Company	228,722	200,917	25,283	53,359	11.05	26.55
	570		1,894			Canada Security Assurance Company		232		632		272.41
898,336	1,006,267	507,954	395,873	56.54	39.34	Canadian General Insurance Company	456,151	350,205	58,736	161,681	12.87	46.16
185,941	162,915	101,288	83,815	54.47	51.44	The Canadian Indemnity Company	255,446	240,491	59,103	243,541	23.13	101.26
1	45	3,126	-1,435			The Canadian Surety Company	41,147	43,379	1,598	83,033	3.88	191.41
						Canners Exchange Subscribers at Warner Inter-Insurance Bureau	15,101	46,442				
538,817	534,964	380,917		70.69		The Casualty Company of Canada	243,363	257,620	145,104		59.62	
						Centennial Insurance Company		2,345				
327	7	235	3	71.86	42.85	Chateau Insurance Company	400	713	-57	1,108		155.39
						Chrysler Insurance Company						
396	166	2	2			The Citadel General Assurance Company	235	45				
						Commerce and Industry Insurance Company of Canada						
1,709,162	1,471,695	757,650	836,132	44.32	56.81	Commercial Union Assurance Company of Canada	659,397	588,511	131,764	688,223	19.98	116.94
						Commercial Union Assurance Company Limited						
7,420	10,051	12,234	7,604	164.87	75.65	Commonwealth Insurance Company	157,697	82,652	19,080	529	12.09	.64
						Connecticut General Life Insurance Company	25	-5				

ABSTRACT OF RETURNS OF COMPANIES TRANSACTING PROPERTY AND AUTOMOBILE INSURANCE IN THE PROVINCE OF PRINCE EDWARD ISLAND - 1978 - 1977 (continued)

AUTOMOBILE							PROPERTY					
Direct Premium Income		Direct Claims Incurred		Loss Ratio %		NAME OF COMPANY	Direct Premium Income		Direct Claims Incurred		Loss Ratio %	
1978	1977	1978	1977	1978	1977		1978	1977	1978	1977	1978	1977
						Consolidated Fire and Casualty Insurance Company	5,974	2,937	744	299	12.45	6.80
						Constitution Insurance Company of Canada				40		
59,026	61,840	11,984	33,444	20.30	54.08	The Continental Insurance Company	53,630	83,726	7,175	251.36		300.21
						The Contingency Insurance Company Limited						
2,792,755	2,714,518	1,929,900	1,234,158	69.10	45.46	Co-operative Fire and Casualty Company	782,525	726,619	233,091	347,297	29.78	47.79
						Coronation Insurance Company Limited		4,162		44,094		1,059.44
						CUMIS Insurance Society Inc.	38,154	25,783	7,852	9,133	20.57	35.42
166	139											
							95,129	81,739	80,302	24,767	84.41	30.30
352,973	284,508	245,410	238,514	69.52	83.83	The Dominion of Canada General Insurance Company	940	3,594	3,867	689	411.38	19.17
4,045	2,305	8,692	1,255	214.88	54.44	The Dominion Insurance Corporation						
502	322		-1,840			Eaton/Bay Insurance Company	127	25,275				
						Ecclesiastical Insurance Office Limited	7,270	14,359	7,028	3,900	96.67	11.35
						Economical Mutual Insurance Company	117					
						Emmco Insurance Company	5,133	2,729				
7,830	10,439	5,919	1,771	75.59	16.96	Employers Mutual Liability Insurance Company of Wisconsin	17,467	18,181		394		2.16
	-69		209			Federal Fire Insurance Company of Canada		2,376		242		10.18
1,257	163	6		.47		Federal Insurance Company	225	70	-24,277	138		197.14
21,287	22,359	-9,843	22,439		100.36	Fidelity Insurance Company of Canada	70,915	66,235	29,880	15,269	42.13	2.36
-1		891	3,325			The Fire Insurance Company of Canada		-1		-372		
-28	2,328	-775	-85			Fireman's Fund Insurance Company	7,037	21,529	1,913	-1,573	27.18	
153,516	41,777	118,425	5,741	77.14	13.74	Fireman's Fund Insurance Company of Canada	91,281	46,429	13,464	31,158	14.75	67.10
						Foremost Insurance Company						
183,487	190,145	43,103	58,916	23.49	30.98	The General Accident Assurance Company of Canada	131,802	119,698	505	86,719	.38	72.44
83,361	118,960	31,870	46,208	38.23	38.84	General Security Insurance Company of Canada	51,680	80,269	27,068	49,301	52.37	61.41
109,880	134,700	89,212	214,375	81.19	159.14	Gibraltar General Insurance Company	64,175	92,961	4,388	2,334	6.83	2.51
						Globe Indemnity Company of Canada		10,869		-611		
						Grain Insurance and Guarantee Company	21,020	10,842	-1,398	3,036		28.00
	-271		-6,146			Great American Insurance Company	119	797,260		573		.07
	-1,381	11,615				Great Eastern Insurance Company	648			19		
						The Guarantee Company of North America						
510,015	599,030	28,365	409,332	5.56	68.33	Guardian Insurance Company of Canada	301,916	293,981	11,272	132,464	3.73	45.05

306	-2,090	-15	-936			The Halifax Insurance Company	-22	5,554	46,201	-7,556		
						The Hanover Insurance Company	2,065		10,611		513.84	
1,279	4,878	937	-328	73.26		Hartford Fire Insurance Company	-541	3,379	-842	-86		
						Herald Insurance Company						
						Highlands Group Insurance Ltd.	21,701	16,938	8,306	19,604	38.27	115.73
	813		-2,317			Highlands Insurance Company						
619	813	231	-2,317	37.31		The Home Insurance Company	127,090	141,572	33,936	237,543	26.70	167.78
	-551		-434			The Hudson Bay Insurance Company		92		1,963		2,133.69
						INA Insurance Company of Canada	11,015		1,983		18.00	
-9,530	-21	26				Ideal Mutual Insurance Company		5,097		-1,515		
	12,588		14,882		118.22	The Imperial Guarantee and Accident Insurance Co. of Can.						
						Insmor Mortgage Insurance Company						
-155	51	-349	303		594.11	Insurance Company of North America	23,466	31,692	398	4,362	1.69	13.76
-2	152					The Insurance Corporation of Ireland Ltd.	2,256	13,413	-90	-2,836		
						Kent General Insurance Corporation	66,055	18,880	138	1,015	.20	5.37
22,783	22,527	9,585	15,331	42.07	68.05	Liberty Mutual Fire Insurance Company	535	1,118		70		6.26
			-4			Liberty Mutual Insurance Company	493	3,453				
694		-49,027	4,681			The London Assurance	1,752		6,207	143	354.28	
		34	59,477			London & Edinburgh General Insurance Company of Canada						
						London and Midland General Insurance Company	20,724	18,140	7,474	9,626	36.06	53.06
11,697	19,944	2,261	-14,275	19.32		Lumbermens Mutual Casualty Company	15,368	15,511	-554	13,290		85.68
						Lumbermens Underwriting Alliance	13,523					
-1,151	611	-1,471	479		13,425	Markel Insurance Company of Canada		600		-70		
2						Maryland Casualty Company				-667		
						Midland Insurance Company						
19,707	19,116	10,187	29,532	51.69	154.48	Motors Insurance Corporation						
			-2			New Hampshire Insurance Company	2,918	1,180	-8			
52,592	43,043	27,026	8,921	51.38	20.72	Non-Marine Underwriters, Members of Lloyd's London, England	67,183	85,343	4,496	343,767	6.69	402.80
	57					North American Company for Property and Casualty Insurance	-82	2,503		2,519		100.63
-78	515	64	9,125			Northumberland General Insurance Company		3,367		-1,110		
	4,272		10,103			Norwich Union Fire Insurance Society Limited						
39,489	38,570	21,318	5,606	53.98	14.53	Nova Scotia General Insurance Company	30,473	25,991	1,304	11,707	4.27	45.04
						Old Republic Insurance Company						
						Pacific Employers Insurance Company						
		8,975	5,205			Pearl Assurance Company Limited		4				
1,796	1,419	649	356	36.13	25.08	The Personal Insurance Company of Canada	382	110				
						Philadelphia Manufacturers Mutual Insurance Company	9,931					

ABSTRACT OF RETURNS OF COMPANIES TRANSACTING PROPERTY AND AUTOMOBILE INSURANCE IN THE PROVINCE OF PRINCE EDWARD ISLAND - 1978 - 1977 (continued)

AUTOMOBILE							PROPERTY					
Direct Premium Income		Direct Claims Incurred		Loss Ratio %		NAME OF COMPANY	Direct Premium Income		Direct Claims Incurred		Loss Ratio %	
1978	1977	1978	1977	1978	1977		1978	1977	1978	1977	1978	1977
131,216	150,100	58,951	38,886	44.92	25.90	Phoenix Assurance Company of Canada	166,382	145,425	7,128	40,274	4.28	27.69
						Phoenix Assurance Company Limited						
						Phoenix Insurance Company						
-61	775	-25	-2,594			Pitts Insurance Company	4,815	600		18,910		3,151.66
						The Portage la Prairie Mutual Insurance Company	47,636	36,639	92,728	2,704	194.65	7.38
						Prince Edward Island Mutual Fire Insurance Company	1,637,336	1,416,405	638,011	754,809	38.96	53.29
						Protection Mutual Insurance Company	265	189				
270,758	241,983	153,676	58,846	56.75	24.31	The Prudential Assurance Company Limited	157,847	217,243	27,231	46,986	17.25	21.62
18,637	24,399	-8,261	525		2.15	Quebec Assurance Company	3,038	5,333	217	1,698	7.14	31.83
476	955	119	4,659		487.85	Reliance Insurance Company	1,523	-1,187	-277	708		
1,018,961	805,633	642,419	553,599	63.04	68.71	Royal Insurance Company of Canada	1,019,240	859,436	323,468	200,262	31.73	23.30
			200			St. Paul Fire and Marine Insurance Company	11,471	9,965	-23,126	156,428		1,569.77
-1,899	-3,658	-1,721	4,158			Saskatchewan Mutual Insurance Company		169	-2,270	19,681		1,645.56
						Scottish & York Insurance Company Limited						
						Security Insurance Company of Hartford	429		14	380	3.29	
117,496	130,101	17,772	72,264	15.12	55.54	Security Mutual Casualty Company	66,279	65,269	275,423	3,507	415.55	5.37
						Sentry Insurance a Mutual Company	22,043	21,131	5,223	2,869	23.69	13.57
16,850						Simcoe Erie General Insurance Company						
989	176	8,480	-412	857.43		The Sovereign General Insurance Company	13,458	5,695	4,077	507	30.29	8.90
41,495	43,001	42,867	18,319	103.30	42.60	The Stanstead and Sherbrooke Insurance Company	16,038	17,779	551	12,436	3.43	69.94
						The Strathcona General Insurance Company	12,642					
122,717	197,935	137,432	121,159	111.99	61.16	Sun Alliance Insurance Company	428,276	436,116	57,870	270,473	13.51	62.01
						The Tokio Marine & Fire Insurance Company Limited						
		-10	-20			Toronto General Insurance Company						
1,100	624	266	-11	24.18		Traders General Insurance Company	24,667	21,056	-2,013	4,225		20.06
						Transport Indemnity Company						
						Transport Insurance Company						
1,423	-29	297	144	20.87		The Travelers Indemnity Company	3,106	3,766	-2,949	4,866		129.20
87,935	115,617	-92,917	84,798	105.66	73.34	Travelers Indemnity Company of Canada	39,267	90,984	794	77,192	2.02	84.84
						Travlers Insurance Company				642		
						Truck Insurance Exchange						

34,155	5,100	3,771		11 04		United Canada Insurance Company	5,656	840				
5,422	1,304	-777	5,998		459 96	United States Fidelity and Guaranty Company	2,854	5,148		2,652		51 51
20	-17	-2	-8			United States Fire Insurance Company	19,093	28,714	-7,014	143,222		508 34
						Utica Mutual Insurance Company	1,830	2,280	768	714	41 96	31 31
1,092,015	994,639	615,668	926,824	56 37	93 18	The Wawanesa Mutual Insurance Company	261,718	255,139	135,702	331,055	51 85	129 75
208,671	330,004	188,518	249,727	90 34	75 67	The Western Assurance Company	18,298	110,075	10,160	32,358	55 52	29 39
						The Yasuda Fire & Marine Insurance Company, Ltd	3,596					
1,152	285	233	5,575	20 22		Zurich Insurance Company	1,918	16,238	1,160	3,369	60 47	20 74
12,182,185	11,790,381	4,833,824	6,530,128	39 67	55 38		8,533,823	8,869,162	2,685,378	5,003,997	31 46	56 42

ABSTRACT OF RETURNS OF COMPANIES TRANSACTING ACCIDENT AND SICKNESS INSURANCE AND ALL OTHER CLASSES OF INSURANCE (EXCEPTING LIFE, FIRE AND AUTO WHICH ARE REPORTED IN DETAIL ELSEWHERE IN THIS REPORT) IN THE PROVINCE OF PRINCE EDWARD ISLAND — 1978, 1977

ACCIDENT AND SICKNESS							ALL OTHER CLASSES OF INSURANCE					
Direct Premium Income		Direct Claims Incurred		Loss Ratio %			Direct Premium Income		Direct Claims Incurred		Loss Ratio %	
1978	1977	1978	1977	1978	1977	NAME OF COMPANY	1978	1977	1978	1977	1978	1977
138	138					Abbey Life Insurance Company of Canada						
						Aetna Casualty Company of Canada	-305	993		322		32.42
	-2					Aetna Casualty & Surety Company	78	2,425	426	23,281	346.15	960.40
						Aetna Insurance Company						
			644			Aetna Life Insurance Company						
						Affiliated FM Insurance Company						
						Allendale Mutual Insurance Company	3,254	-19				
						Allianz Insurance Company						
						Allstate Insurance Company						
6,703	5,015	-12,727	38,205		761.81	Allstate Insurance Company of Canada	33,841	1,373	-3,380	1,248		90.89
						Allstate Life Insurance Company						
						Allstate Life Insurance Company of Canada						
-2	22					American Bankers Insurance Company of Florida						
4,520	4,945	8,639	415	191.12	8.39	American Bankers Life Assurance Company of Florida						
1,667	1,682	236				American Home Assurance Company	35,012	27,958	7,805	18,026	22.29	64.47
						The American Road Insurance Company						
						Anglo Canada General Insurance Company	6,362	3,155	1,271		19.97	
						Argonaut Insurance Company						
						Arkwright-Boston Manufacturers Mutual Ins. Co.	78	73				
						The Artisans Life Insurance Co-operative Society						
117						Assumption Mutual Life Insurance Company						
44,506	18,318	15,037	10,795	33.78	58.93	Atlantic Mutual Life Assurance Comany						
						The Boiler Inspection and Insurance Company of Canada	27,330	17,758		-10,804		
						The British Aviation Insurance Company Limited		34				
1,604	1,690	-150	-7,268			British Pacific Life Insurance Company						
						Buffalo Insurance Company						
1,430	1,200		24,102		2,008.50	The Canada Accident and Fire Assurance Company	28,663	14,706	8,779		30.62	
133,944	131,320	91,400	118,879	68.23	90.52	The Canada Life Assurance Company						

						Canada Security Assurance Company		-949		-106		
						Canadian General Insurance Company	189,455	153,381	21,671	93,330	11.43	60.84
35,089	13,475	18,044	2,920	51.42	21.66	Canadian General Life Insurance Company						
						The Canadian Indemnity Company	27,906	20,251	101,761	21,143	364.65	104.40
						Canadian Safe Drivers Plan						
						The Canadian Surety Company	43,282	46,497	222	-381	51	
						The Casualty Company of Canada	11,329	11,197	13,345		117.79	
						Chateau Insurance Company	754					
						Chrysler Insurance Company						
403	786	5,901	53	1,464.26	6.74	Chrysler Life Insurance Company of Canada						
110,039	116,193	23,029	14,114	20.92	12.14	Citadel General Insurance Company	21,800	6,094	-47,360	62,070		1,018.54
						Citadel Life Assurance Company						
579,563	568,494	154,609	173,487	26.67	30.51	Combined Insurance Company of America						
						Commerce and Industry Insurance Company of Canada						
2,266	2,181	2,281	-4	100.66		Commercial Travelers Mutual Insurance Company						
6,617	4,858	2,380	1,694	35.96	34.87	Commercial Union Assurance Company of Canada	190,739	98,826	97,391	16,226	51.05	16.41
						Commercial Union Assurance Company Limited						
						Commonwealth Insurance Company						
205,113	248,229	29,982	64,953	14.61	26.16	Confederation Life Insurance Company						
	24		2		8.33	Connecticut General Life Insurance Company						
						Consolidated Fire and Casualty Company		1,150				
59,483	64,391	22,327	41,865	37.53	65.01	Constellation Assurance Company						
						Constitution Insurance Company of Canada	2,182	65	768	1,105	35.19	1,700.00
			273			Continental Assurance Company						
57	269	-42	42		15.61	Continental Insurance Company	9,906	8,002	7,333	655	74.02	8.18
						The Contingency Insurance Company Limited						
29,055	26,231	28,418	22,898	97.80	87.29	Co-operative Fire and Casualty Company	32,557	28,589	-6,801	27,810		97.27
						Coronation Insurance Company Limited	661	5,281				
						The Credit Life Insurance Company						
148,533	134,009	171,574	135,780	115.51	101.32	Crown Life Insurance Company						
956	180					CUMIS Insurance Society, Inc.	12,200	9,873	-128	498		5.04
45,129	45,731	28,581	2,146	63.33	4.69	CUMIS Life Insurance Company						
-1,156	2,114	7,569	5,183		245.17	Cuna Mutual Insurance Society						
4,508	4,158	6,594	2,121	146.27	51.01	The Dominion of Canada General Insurance Company	2,812	1,895	8,000		284.49	
29						The Dominion Insurance Corporation	-6	110	-18	18		16.36
51,620	54,169	13,434	82,181	26.02	151.71	The Dominion Life Insurance Company						
						Eagle Star Insurance Company Limited	6,809	18,978				
806	942	1,272	1,941	157.81	206.05	Eaton/Bay Insurance Company						
2,499	3,801	-10	1,705		46.04	Eaton/Bay Life Assurance Company						
						Ecclesiastical Insurance Office Limited	213	395		3,300		835.44
2,315	2,447	310	656	13.39	26.80	Economical Mutual Insurance Company						
594		2,830				Emmco Insurance Company						
						The Empire Life Insurance Company						
						Employers Mutual Liability Insurance Company of Wisconsin	2,021	1,631	4,625	4,614	228.84	282.89

ABSTRACT OF RETURNS OF COMPANIES TRANSACTING ACCIDENT AND SICKNESS INSURANCE AND ALL OTHER CLASSES OF INSURANCE (continued)

ACCIDENT AND SICKNESS							ALL OTHER CLASSES OF INSURANCE					
Direct Premium Income		Direct Claims Incurred		Loss Ratio %			Direct Premium Income		Direct Claims Incurred		Loss Ratio %	
1978	1977	1978	1977	1978	1977	NAME OF COMPANY	1978	1977	1978	1977	1978	1977
						Employers Reinsurance Corporation	7,718	6,473				
3,509	7,100	3,808	8,157	108.52	114.88	Equitable Life Insurance Company of Canada						
43,225	40,382	30,583	20,236	70.75	50.11	The Excelsior Life Insurance Company						
						Federal Fire Insurance Company of Canada		44				
-16,762		-10,534				Federal Home Life Insurance Company						
						Federal Insurance Company		400				
	15,652		23,865		152.47	Federal Life and Casualty Company						
						Fidelity Insurance Company of Canada	5,680	3,444	-9,585	30,511		885
6,859	6,506	2,193	1,717	31.97	26.39	Financial Life Assurance Company of Canada						
						The Fire Insurance Company of Canada						
655	117					Fireman's Fund American Life Insurance Company						
						Fireman's Fund Insurance Company	1,582	11,033	433	40	27.37	36
						Fireman's Fund Insurance Company of Canada	8,414	2,605	348	374		14.35
26,765	18,762	6,129		22.89		Ford Life Insurance Company						
						Foremost Insurance Company						
217	919	-1,271	4,971		540.91	Gamble Alden Life Insurance Company						
						The General Accident Assurance Company of Canada	8,219	5,344	1,185	1,072	14.41	20.05
						General Security Insurance Company of Canada	17,968	14,960	14,508	4,804	80.74	32.11
						Gerling Global General Insurance Company	700					
						Gibraltar General Insurance Company	10,557	10,557	7,933	2,578	75.14	24.37
						Globe Indemnity Company of Canada		702		3,748		533.90
						Globe Life Insurance Company						
						Grain Insurance and Guarantee Company	2,391	1,051				
						Great American Insurance Company		173,116		3,351		
						Great Eastern Insurance Company		75				
224,196	196,877	106,525	138,147	47.51	70.16	The Great-West Life Assurance Company						
						The Guarantee Company of North America	25,916		2,280		8.79	
-138	1,597		2,773		173.63	Guardian Insurance Company of Canada	42,749	28,273	9,158	10,460		36.99
						The Halifax Insurance Company	317					
33	54					Hartford Fire Insurance Company	365	250	1,050	2,128	287.67	851.20
						Herald Insurance Company						
						Heritage Life Assurance Company						

						Highlands Insurance Company						
						The Home Insurance Company	1,510	4,435	12,174	-9,274	806.22	
						INA Insurance Company of Canada	13					
						Ideal Mutual Insurance Company		500				
						The Imperial Guarantee and Accident Insurance Company of Canada		3,341		-111		
62,886	45,940	22,091	36,388	35 12	79 20	The Imperial Life Assurance Company of Canada						
						Inamor Mortgage Insurance Company	56,388	16,611	533	-2,314	94	
394	339	160	410	40 60	120 94	Insurance Company of North America	1,099	887	257	-74	23 38	
						The Insurance Corporation of Ireland Ltd	217	139				
30	31	3,845		12,816 66		John Hancock Mutual Life Insurance Company						
						Kent General Insurance Corporation	289	218				
3,221	3,155	-193	624		19 77	Laurier Life Insurance Company						
						Liberty Mutual Fire Insurance Company	2	-8				
						Liberty Mutual Insurance Company	1,177	2,973				
3,208	1,826	392	223	12 21	12 21	Life Insurance Company of North America						
8						The London Assurance	281		12,800		4 555 16	
						London & Edinburgh General Insurance Company of Canada						
69,036	55,307	70,858	55,787	102 63	100 86	London Life Insurance Company						
23,239	15,510	11,217	17,051	48 26	109 93	London and Midland General Insurance Company	1,278	1,295	34		2 66	
211						Loyal Protective Life Insurance Company						
15	15					Lumbermens Mutual Casualty Company	30,038	10,838	-8,853	9,599		88 56
						Lumbermens Underwriting Alliance						
2,415	1,917	480	608	19 87	31 71	The Manufacturers Life Insurance Company						
1,606,130	1,301,015	1,532,173	1,275,325	95 39	98 02	Maritime Hospital Service Association						
88,931	42,425	37,619	13,560	42 30	31 96	The Maritime Life Assurance Company						
						Markel Insurance Company of Canada	2,475	2,249				
1,869		2,508		134 18		Massachusetts Mutual Life Insurance Company						
						Maryland Casualty Company						
54,548	33,689	42,952	66,554	78 74	197 55	Maryland Life Insurance Company of Baltimore						
	2,150		4,201		195 39	Massachusetts Mutual Life Insurance Company						
28,258	26,557	25,458	8,338	90 09	31 39	Metropolitan Life Insurance Company						
						Midland Insurance Company						
						Mony Life Insurance Company of Canada						
						The Mortgage Insurance Company of Canada	167,116	134,112	46,634	28,439	27 90	21 20
						Motors Insurance Corporation	526					
144,859	117,175	138,053	104,224	95 30	88 94	Mutual Life Assurance Company of Canada						
200,402	135,403	168,975	64,584	84 31	47 69	Mutual of Omaha Insurance Company						
7,331	6,242					National Fidelity Life Insurance Company						
42,441	36,460	38,003	35,702	89 54	97 92	The National Life Assurance Company of Canada						

ABSTRACT OF RETURNS OF COMPANIES TRANSACTING ACCIDENT AND SICKNESS INSURANCE AND ALL OTHER CLASSES OF INSURANCE (continued)

ACCIDENT AND SICKNESS							ALL OTHER CLASSES OF INSURANCE					
Direct Premium Income		Direct Claims Incurred		Loss Ratio %			Direct Premium Income		Direct Claims Incurred		Loss Ratio %	
1978	1977	1978	1977	1978	1977	NAME OF COMPANY	1978	1977	1978	1977	1978	1977
						New Hampshire Insurance Company		21,922		-7,378		
2,251	2,385	205	3,708	9.10	155.47	New York Life Insurance Company						
21,776	13,320	3,518	3,250	16.15	24.39	Non-Marine Underwriters, Members of Lloyd's, London, England	28,688		13,890		48.41	
330	163					North American Company for Property and Casualty Insurance						
51,507	54,812	35,905	6,256	69.70	11.41	North American Life Assurance Company						
	148					North American Life & Casualty Company						
						Northumberland General Insurance Company				-591		
3,192	3,608	2,484	3,565	77.81	98.80	The North West Life Assurance Company of Canada						
						Nova Scotia General Insurance Company						
14,907	10,406	30,549	6,626	204.93	63.67	Occidental Life Insurance Company of California						
						Old Republic Insurance Company						
16,830	11,408	4,233	600	25.15	5.213	Old Republic Life Insurance Company						
1,188	1,071	620	1,535		143.32	The Order of United Commercial Travelers of America						
6,888		913		13.25		PHF Life Insurance Company						
						Pacific Employers Insurance Company						
3,924	3,088	622	104	15.85	3.36	The Paul Revere Life Insurance Company						
62,133	51,329	39,713	26,197	63.91	5.12	Pennsylvania Life Insurance Company						
						The Personal Insurance Company of Canada	11,523	247	3,041	820	26.39	331.98
						Philadelphia Manufacturers Mutual Insurance Company	2,350	2,666				
	-10					Phoenix Assurance Company of Canada	7,154	6,214	-20	-7,660		
						Phoenix Assurance Company Limited	1,832	843				
						The Phoenix Insurance Company						
			37			Pitts Insurance Company	275					
61,901	52,823	34,779	35,220	56.18	66.67	Pitts Life Insurance Company						
						The Portage la Prairie Mutual Insurance Company	9,611	10,147	46,106	27,064	479.72	266.71
						Provident Alliance Life Insurance Company						
2,730	2,003	657	602	24.06	30.05	The Prudential Assurance Company Limited	17,486	16,384	-872	-3,443		
115,830	153,793	147,219	104,380	127.09	67.87	The Prudential Insurance Company of America						
25	25					Quebec Assurance Company	2,141	10,130	-3,917	10,649		162.50

22,577	393					Reliable Life Insurance Company						
						Reliance Insurance Company		1,079				
958	707	857	141	89.45	19.94	Royal Insurance Company of Canada	171,851	189,833	8,366	47,030	4.86	24.77
4,737		3,865		81.59		Safeguard Life Assurance Company						
						St. Paul Fire and Marine Insurance Company	57	47	6	25	10.52	53.19
						Scottish & York Insurance Company Limited						
						Seaboard Surety Company						
213	127					Security Mutual Casualty Company	1,854	2,187	-980	612		27.98
						Sentry Insurance a Mutual Company						
						The Sovereign General Insurance Company						
						The Sovereign Mortgage Insurance Company		7,404				
	93					The Stanstead and Sherbrooke Insurance Company	607	944				
						The Strathcona General Insurance Company						
2,721	2,527	1,594	-200	58.58		Sun Alliance Insurance Company	100,986	92,460	80,355	13,324	79.57	15.58
383,626	334,287	315,184	352,474	82.15	105.44	Sun Life Assurance Company of Canada						
						Teachers Insurance and Annuity Association of America						
						The Tokyo Marine & Fire Insurance Company Limited						
						Toronto General Insurance Company						
						Traders General Insurance Company	2,288					
						Transport Indemnity Company						
						Transport Insurance Company						
						The Travelers Indemnity Company	9,436	9,530				
						The Travelers Indemnity Company of Canada	1,137	1,854				
206	199	2,574	642	1,249.51	322.61	The Travelers Insurance Company						
28,860	27,240	29,498	11,058	102.21	40.59	Travelers Life Insurance Company of Canada						
						Truck Insurance Exchange						
1,343	1,343	1,071	2,909	79.74	216.60	Union Mutual Life Insurance Company						
						United Canada Insurance Company	404	60				
						United States Fidelity and Guaranty Company	723	35	-7,737	1,642		4,691.42
						United States Fire Insurance Company	365	319	-3,179	-1,517		
						Utica Mutual Insurance Company						
						The Wawanesa Mutual Insurance Company	26,199	26,137	15,948	483	60.87	1.84
						The Wawanesa Mutual Life Insurance Company						
694	953					The Western Assurance Company	21,311	34,032	5,987	16,909	28.09	50.38
40	40					The Western Life Assurance Company						
						Western Surety Company	22,747	1,986				
						The Yasuda Fire & Marine Insurance Company, Limited						
39	13	8	296	20.51	2,276.92	Zurich Insurance Company	-2,355	108,494				
65,674	123,264	63,656	110,178	96.92	89.38	Zurich Life Insurance Company of Canada						
4,982,048	4,421,690	3,572,646	3,292,776	71.71	74.46		1,531,588	1,460,606	444,581	438,953	29.02	30.05

PROVINCE OF PRINCE EDWARD ISLAND
LIST OF INSURANCE AGENTS AND ADJUSTERS

Charlottetown, P.E.I.
December 31, 1978

Certificates of Authority issued under Section 367 of the Insurance Act in force and expiring May 31, 1979 are as follows:

(The letter(s) following each insurance agent designate the class(es) of insurance wherein each is authorized to transact business: (1) L - Life: (2) F - Fire: (3) A - Automobile: (4) S - Accident and Sickness.)

Aitken, A. J.	Warren Grove	A
Arsenault, Gerald Raymond	Wellington R.R. 4	LS
Arsenault, Roger Joseph	Wellington	LFAS
Atkinson, Earle N.	Summerside	L
Barbour, Hilton E., Jr.	Alberton	FA
Beairsto, William Boyd	Kensington	LFA
Beaton, Earl L.	Charlottetown	LFA
Beaton, S. Wayne	Cornwall	S
Bell, Melville G.	Crapaud R.R. 1	FA
Bernard, John Brian	Summerside	LS
Blanchard, Gordon	Clyde River	FA
Brown, Michael Richard	Charlottetown R.R.	LS
Bulman, Garth Stewart	St. Eleanors	LFAS
Cairns, Don	Dunstaffnage	S
Callaghan, Louis P.	Cardigan	L
Cameron, Pearle	Charlottetown	FA
Campbell, George Keir	Kensington R.R. 2	LS
Carmichael, Urban Ronald	Montague	LS
Carr, H. Bennett	West Royalty	LFAS
Carr, M. Jean	West Royalty	FA
Carruthers, Robert S.	Kensington	LFAS
Chace, Ray	Crapaud	S
Clark, Don L.	Kensington	FA
Clements, Gilbert R.	Montague	FA
Coffin, John Ross	Souris R.R. 4	LFA
Coffin, Roger Eric	Montague	L
Coles, Daniel Edward	Winsloe R.R. 1	LS
Coles, Kevin R.	Winsloe R.R. 1	LS
Collette, Roger	St. Eleanors	S
Comeau, Wallace	Little Sands	S
Compton, George H.	Belfast R.R. 1	LF
Coneen, Allison	Montague	LFA
Coneen, Michael	Montague	FA
Cooke, Charles C.	Sherwood	LFA
Cooke, Gordon S.	Summerside	LFA
Coughlin, James Kevin	Summerside	LS
Cowles, Allan	Indian River R.R. 5	LS
Currie, Robert Victor	Charlottetown	L
Currie, Winston	Summerside	FA
Darby, Edwin S.	Albany R.R. 3	LFA
Davidson, Graham E.	East Royalty, R.R. 3	LS
Day, Ivan Gordon	St. Eleanors	LFAS
Devine, James Edward	Charlottetown	L
Donald, Everett L.	Kensington	LFA
Dougay, Lawson J.	Cornwall	S

Dougay, Paul	Kinkora	S
Doyle, Valerie	Charlottetown	FA
Driscoll, Wilfred Joseph	Charlottetown	LFAS
Duggan, James Donald	Kensington R.R. 2	LFAS
Dyment, K. Earle	Kensington R.R. 4	LS
Eamer, Brian George	Charlottetown	L
Ellis, Clifford Oliver	O'Leary	L
Ellis, John K.	Summerside	FA
Frahar, George J.	Cornwall	LFAS
Fraser, Sarah	Souris	LFA
Frazee, C.M.	Charlottetown	FA
Full, Gordon S.	Southport	FAS
Gallant, Alban J.	Cape Egmont	S
Gallant, Alice M.	Wellington	F
Gallant, Ernest L.	North River	LS
Gass, Carol L.	Cornwall	FA
Gaudet, James J.	Sherwood	LS
Gaudette, Brian	Tignish R.R. 3	LFAS
Gay, Reginald G.	Kinlock R.R. 1	LS
George, Bernard W.	Charlottetown R.R. 3	S
Ghiz, Roger	Charlottetown	FA
Gormley, Ralph	Montague	LS
Gorrill, Keith	O'Leary R.R. 2	LFAS
Grant, Edward D.	North Wiltshire R.R. 1	LS
Griffin, Raymond Martin	Montague	L
Gunne, Murray Lee	Charlottetown	LS
Hambly, J.B.	Charlottetown	FA
Havenga, Cornelius	Cornwall R.R. 4	S
Hawes, Orrin Patrick	Charlottetown	L
Henthorn, Richard Thomas	Summerside	L
Herring, Doris	Cardigan R.R. 2	FA
Herring, Marvin G.	Murray Harbour	FA
Herring, Merill B.	Cardigan R.R. 2	FA
Hickey, Ronald G.	Summerside	FA
Hickox, Roger F.	Sherwood	FA
Higgins, Robert D.	Montague	L
Hill, Glen Robert	Charlottetown	L
Hogan, Barry J.	Vernon	LS
Hogan, James Thomas	Summerside	L
Hookey, Leonard	Charlottetown	LFAS
Hooper, Reginald J.	Bedford	L
Huestis, Robert F.	Cornwall	LS
Hughes, B.H. (deceased)	Charlottetown	FA
Hyndman, Frederick E.	Charlottetown	LFA
Ing, David R.	Charlottetown R.R. 7	L
Ives, James G.	Charlottetown R.R. 3	LS
Ives, Stewart G.	Charlottetown	LS
Jameson, Douglas	Cornwall R.R. 4	S
Jenkins, John Frank	Summerside	LF
Jenkins, Keith B.	Charlottetown	LFA
John, Haveli Ram	Sherwood	LS
Johnson, John Kier	Miscouche	LF
Kalam, Joseph	Charlottetown	S
Kameka, Paul Francis	Alberton R.R.	L

Kane, Patricia Anne	Miscouche	LS
Kirkpatrick, Charles E.	Charlottetown	LS
Laforge, Gilbert	Bradalbane R.R. 2	S
Larter, George H.	Sherwood	L
Ling, Victor S.	Charlottetown	L
Llewellyn, Arnold	Parkdale	LFA
Madore, Kevin	Charlottetown	S
Matheson, Mabel M.	Charlottetown	L
Millar, Harold	Richmond R.R. 1	FA
Miller, James H.	Cornwall R.R.	FA
Montgomery, James C.	Charlottetown	L
Morrell, Aubrey Gordon, Jr.	St. Eleanors	LS
Morris, John H.	Charlottetown	LFAS
Morrison, Edward R.	Charlottetown	LS
Morrison, Kenneth James	West Royalty	LS
Moyaert, Marcel	Montague	LFA
Moyaert, Persus	Montague	FA
Murphy, Brian	Cornwall	S
Murphy, David W.	Parkdale	S
Mutch, Ernest B.	Hazelbrook	LS
Mutch, Robert Lee	Summerside	LS
MacCulloch, James Daniel	Charlottetown	S
MacDonald, Earle	Augustine Cove	FA
MacDonald, Marven	Charlottetown	FA
MacDonald, Michael	Kelly's Cross	S
MacDonald, Philip John	Summerside	LFAS
MacDonald, R. Elmer	Borden R.R. 1	L
MacDonald, Victor F.	Charlottetown	LFA
MacDonald, W. Blair	Charlottetown	L
MacDougall, Audrey	St. Eleanors	FAS
MacDougald, Hugh Alexander	Summerside	LS
MacDougall, James C.	Charlottetown	L
MacEachern, Joseph Gordon	Charlottetown R.R. 5	LS
MacEwen, Archibald S.	Bradalbane R.R. 1	L
McFadyen, Millar	Charlottetown	FA
MacFadyen, Neil	Augustine Cove	S
MacKay, James	Charlottetown	F
MacKay, Roger	Sherwood	S
MacKinnon, Cyril	Murray River	FA
MacKinnon, Glen	Murray River	FA
MacLean, Dorothy	North Wiltshire	F
MacLeod, Donald	Bradalbane R.R. 2	S
MacLeod, Everett	Borden	L
MacLeod, Neil R.	Summerside	FA
MacLeod, Sterling Spurgeon	Sherwood	L
MacLeod, T.E.	Cornwall R.R. 2	F
MacLure, W. Hazen	Murray Harbour North	LFA
MacMillan, Alan G.	Charlottetown	L
MacMurdo, Wallace E.	Miscouche	LS
MacPherson, Herb	Charlottetown	S
MacPherson, Roderick Ernest	Winsloe R.R. 2	L
McAleer, J. Wilfred	Charlottetown	FA
McCabe, James	Souris R.R. 3	FA
McCloskey, James J.	Sherwood	LS
McGuire, William Patrick	Charlottetown	LFA
McInnis, Wilbert C.	Sherwood	FA
McIver, A. Kathleen	Summerside	FA
McNab, Frank	Sherwood	FA

Nagge, Dave Michael	Cornwall R.R. 2	L
Nicholson, Donald B.	Summerside	FA
Nicholson, E.M.	Summerside R.R. 2	FA
Ostridge, Carl George	Bunbury	L
Pacquet, John Joseph	Crossroads	LS
Picard, Gilbert E.	Kensington	L
Pineau, Leonard Harold	Cornwall	L
Pollock, Gary	Kensington R.R. 4	S
Quinn, Gordon Milfred	Cornwall	L
Ramsay, E.M.	Summerside	FA
Randall, Jack L.	Pinette	LS
Reid, Barrie C.	Charlottetown	FA
Reid, Shirley	Cornwall	FA
Robertson, Alex J.	Charlottetown R.R. 7	F
Robertson, Mark	Victoria	L
Rochford, John R.	Alberton	FA
Rourke, William	Montague	FA
Rupert, Ralph Judson	Charlottetown	L
Rush, Mary C.	Sherwood	FA
Ryder, Lyle	Southport	S
Saint, Harold	Charlottetown R.R. 1	LFAS
Saint, J. Alan	Charlottetown R.R. 1	FA
Saint, John C.	Charlottetown R.R. 1	FA
Saint, Marjorie J.	Charlottetown R.R. 1	FA
Savidant, James Rodney	Travellers Rest	L
Shaw, Keith	St. Eleanors	LS
Shea, Louis	Tignish	S
Simpson, Clifford	Bradalbane	F
Sloat, Clayton Edward	Cornwall R.R. 3	LS
Smith, Gerald Wayne	Sherwood	LS
Smith, Harold P.	Pownal	FA
Stetson, Errol	O'Leary	F
Stevenson, William V.	Charlottetown	LFA
Sullivan, Guy Norbert	Wilmot	LFA
Thomson, Ethel M.	North Tryon	FA
Tomilson, William	Charlottetown	LS
Toole, Michael E.	Bonshaw	LS
Tremere, Winston	Union Road	FA
Turner, Edwin William	O'Leary	LFA
Underhay, Ernest	Souris R.R. 1	FA
Vessey, George Herbert	Bunbury	LS
Vessey, Ledwell	West Royalty	FA
Victor, Samuel Zafar	Charlottetown	LS
Walker, Sterling	Charlottetown	FA
Walmsley, Jack	Summerside	L
Walsh, Wayne	Albany	S
Wedlock, William W.	Summerside	LFA
Weeks, Lloyd	Charlottetown	FA
Whelan, Merrill Thomas	Charlottetown	L
Whidden, Philip E.	Charlottetown	FA
White, Everett H.A.	Sherwood	LS
Whitehead, Margaret	Charlottetown	FA

Wigmore, Cecil E.	Charlottetown	FA
Wood, Mary	Kensington	FA
Younker, Robert E.	Charlottetown	LS

TERMINATIONS

Carmichael, Urban Ronald	Montague	LS
Comeau, Wallace	Little Sands	S
Gallant, Alban J.	Cape Egmont	S
Gormley, Ralph	Montague	LS
Gunne, Murray L.	Charlottetown	LS
Hill, Glen Robert	Charlottetown	LS
Ing, David R.	Charlottetown R.R. 7	L
MacCulloch, James Daniel	Charlottetown	S
McDonald, Michael	Kellys Cross	S
MacFadyen, Neil	Augustine Cove	S
MacLeod, Donald	Bradalbane R.R. 2	S
Murphy, Brian	Cornwall	S
Mutch, Ernest B.	Hazelbrook	LS
Randall, Jack L.	Pinette	LS

ADJUSTERS

Name	Company
Ahir, Lionel J.	Morden & Helwig Ltd.
Armstrong, H.B.	Adjusters & Appraisers, Brouwer & Company Limited
Blackadar, C.V.	Blackadar Insurance Claims
Crawford, Kenneth D.	The Co-operators
Crosby, Gary A.	B.E. MacKay Adjusters Ltd.
Forsythe, Harold E.	Royal Insurance Company of Canada
Frizzell, Warren J.	The Co-operators
Gee, Troy W.	The Co-operators
Hogan, Roger W.	Hogan Adjustment Service
Johnson, Robert G.	Adjusters & Appraisers, Brouwer & Company Limited
Lawson, J. A.	Lawson Adjustment Service Ltd.
MacDonald, Violet L.G.	The Co-operators
MacDougall, Gordon A.	B.E. MacKay Adjusters Ltd.
McCarron, James Ian	Commercial Union Assurance Group
O'Brien, James Richard	Wawanesa Mutual Insurance Company
Ross, John Beverly	Commercial Union Assurance Group
Schurman, Herbert B.	Lawson Adjustment Service Ltd.
Simpson, Stewart F.	The Co-operators
Wheatley, John	Wheatley Adjustment Bureau
Willoughby, John H.	MacKay-Jollimore (P.E.I.) Ltd.